

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**RULE 116 AMENDMENT
RESPONSE TO FINAL REJECTION**

In re Application of: James I. Mahaney et al.
Serial No.: 10/774,058
Filed: February 6, 2004
Examiner: Samica L. Norman
Art Unit: 3693
Confirmation No.: 4821
Title: *Method for Maximizing Retirement Income Using Financial Bridge Products and Deferred Social Security Income*

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RESPONSE TO OFFICE ACTION PURSUANT TO 37 C.F.R. § 1.116

In response to the final Office Action dated November 15, 2010, Applicants respectfully request the Examiner to reconsider the rejection of the claims in view of the following.